



87W

PATENT
Customer No. 22,852
Attorney Docket No. 08350.0416

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Mark A. Henninger et al.)	Group Art Unit: 3624
)	
Application No.: 09/738,618)	Examiner: Lalita M. Hamilton
)	
Filed: December 15, 2000)	
)	
For: COMPENSATORY RATIO)	Confirmation No.: 2172
HEDGING)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed January 12, 2005, please amend the
above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks/Arguments follow the amendment sections of this paper.